CLAIMS

We claim:

1 1.   Method for authorizing transactions against an account comprising:

2   receiving a transaction comprising a request for authorization to charge an amount

3 against the account;

4   retrieving a communication device ID for a device associated with the account;

5   determining the location of the communication device;

6   determining the location of the transaction;

7   comparing the location of the transaction with the location of the device; and

8   processing the request.

1

1 2.   The method of claim 1 further comprising denying the request when the location

2 of the transaction is different from the location of the device.

1

1 3.   The method of claim 1 further comprising authorizing the request when the

2 location of the transaction is the same as the location of the device.

1

1 4.   The method of claim 1 wherein the request for authorization is received at a

2 merchant location.

1

1 5.   The method of claim 1 further comprising validating the account.

1

1 6. The method of claim 1 further comprising determining whether the transaction is

2 within a predefined credit limit.

1

1 7. The method of claim 1 further comprising substituting the location of the

2 transaction with a predefined location.

1

1 8. System for authorizing transactions against an account comprising:

2 an input device adapted to receive a transaction comprising a request for

3 authorization to charge an amount against the account;

4 a means for retrieving a communication device ID for a communication device

5 associated with the account, wherein the input device is coupled for data communications

6 with the retrieving means ;

7 means for determining the location of the communication device;

8 means for determining the location of the transaction;

9 means for comparing the location of the transaction with the location of the

10 device; and

11 a means for processing the request.

1

1 9. The system of claim 8 further comprising a means for denying the request when

2 the location of the transaction is different from the location of the device.

1

1 10. The system of claim 8 further comprising a means for authorizing the request

2 when the location of the transaction is the same as the location of the device.

1

1   11.   The system of claim 8 wherein the input device is located at a merchant location.

1

1   12.   The system of claim 8 further comprising a means for validating the account.

1

1   13.   The system of claim 8 further comprising a means for determining whether the

2   transaction is within a predefined credit limit.

1

1   14.   A computer program product for authorizing transactions against an account

2   comprising:

3   a recording medium;

4   means, recorded on the recording medium, for receiving a transaction comprising

5   a request for authorization to charge an amount against the account;

6   means, recorded on the recording medium, for retrieving a communication device

7   ID for a device associated with the account;

8   means, recorded on the recording medium, for determining the location of the

9   communication device;

10   means, recorded on the recording medium, for determining the location of the

11   transaction;

12   means, recorded on the recording medium, for comparing the location of the

13   transaction with the location of the device; and

14   means, recorded on the recording medium, for processing the request.

1

1   15.   The computer program product of claim 14 further comprising means, recorded

2   on the recording medium, for denying the request when the location of the transaction is

3   different from the location of the device.

1

1   16.   The computer program product of claim 14 further comprising means, recorded

2   on the recording medium, for authorizing the request when the location of the transaction

3   is the same as the location of the device.

1

1   17.   The computer program product of claim 14 further comprising means, recorded

2   on the recording medium, for validating the account.

1

1   18.   The computer program product of claim 14 further comprising means, recorded

2   on the recording medium, for determining whether the transaction is within a predefined

3   credit limit.

1

1   19.   The computer program product of claim 14 further comprising means, recorded

2   on the recording medium, for substituting the location of the transaction with a

3   predefined location.

5